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United States Bankruptcy Court <u>Northern</u> District of <u>Illinois</u>		
Name of Individual Debtor: (enter Last, First, Middle):  Lawlor, Robert	Name of Individual Debtor: (Spouse)( Last, First, Middle):	
All Other Names used by the Debtor in the last 8 years: (include married, maiden, and trade names)	All Other Names used by the Joint Debtor in the last 8 years: (include married, maiden, and trade names)	
Last four digits of Soc. Sec. Complete EIN or other Tax I.D. No. (if more than one , state all):  9746	Last four digits of Soc. Sec. Complete EIN or other Tax I.D. No. (if more than one, state all):	
Street Address of Debtor (No. & Street, City, and State):  9 S 721 Brookbank Road Burr Ridge, Illinois	Street Address of Debtor (No. & Street, City, and State):	
County of Residence or of the Principal Place of Business: Cook	County of Residence or of the Principal Place of Business:	
Mailing Address of debtor if different from street address:	Mailing Address of debtor if different from street address:	
Location of Principal Assets of Business Debtor (if different from street address above	s): 	
Type of Debtor (Form of Organization) (Check one box) (X] Individual (includes joint debtor) [] Corporation (includes LLC and LLP) [] Partnership [] Other (If debtor is not one of the above entities, check this box and provide the [] Stockbroker  Nature of Business (Check one box) [] Health Care Business [] Single Asset Real Estate as defined in: 11 U.S.C. § 101 (51B) [] Railroad	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)  [X] Chapter 7 [] Chapter 11 [] Chapter 15 Petition for Recognition [] Chapter 9 [] Chapter 12 of a Foreign Main Proceeding [] Chapter 13 [] Chapter 15 Petition for Recognition	
information requested below.)  [ ] Commodity Broker [ ] Clearing Bank [ ] Other  Tax-Exempt Entity [ ] Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code	Nature of Debts (Check one box)  [X] Debts are primarily consumer debts, defined in 11 U.S.C. business debts.  § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose"	
Filing Fee (Check one box)  [X] Full Filing Fee attached  [] Filing Fee to be paid in installments (Applicable to individuals only)  Must attach signed application for the court's consideration certifying that the debt unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  [] Filing Fee waiver requested (Applicable to Chapter 7 individuals only). Must attac signed application for court's consideration. See Official Form 3B.	Check if:	
Statistical/ Administrative Information  [ ] Debtor estimates that funds will be available for distribution to unsecured creditors  [X] Debtor estimates that, after any exempt property is excluded and administrative e funds available for distribution to unsecured creditors.	THIS SPACE FOR COURT USE ONLY	
Estimated Number of Creditors  1- 50- 100- 200- 1,000- 5,001- 10,001- 49 99 199 999 5,000 10,000 25,000  [X] [] [] [] [] []	25,001- 50,001- OVER 50,000 100,000 100,000 [] [] []	
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000.001 to \$10,000,001 to \$500,000 \$1 million \$10 million \$50 million [X] [] [] [] []	o \$50,000,001 More than \$100 million \$100 million [] []	
Estimated Debts \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000.001 to \$10,000,001 to \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million [X] [] [] [] []	5 \$50,000,001 More than \$100 million \$100 million [] []	

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Voluntary Petition	Voluntary Petition Name of Debtor(s)		
All Prior Bankruptcy Case	es Filed Within Last 8	Years (If more than one, attach additional shee	t)
Location Where Filed:	Case	Case Number: Date Filed:	
Pending Bankruptcy Case	Filed by any Spouse,	Partner or Affiliate of this Debtor (If more than	an one, attach additional sheet )
Name of Debtor:	Case 1	Number:	Date Filed:
District:	Relati	onship:	Judge:
Exhibit A	<u>'</u>	Exhibit 1	В
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting Relief under Chapter 11.)		(To be completed if debtor is an ir whose debts are primarily consum  I, the attorney for the petitioner named in the for The petitioner that [he or she] may proceed unde States Code, and have explained the relief availal I further certify that I delivered to the debtor the	er debts.) going petition, declare that I have informed r chapter 7, 11, 12 or 13 of title 11 United ble under each such chapter.
[] Exhibit A is attached and made a part of	this petition	Bankruptcy Code/  /s/  Paul C. Sheils, Attorney for Debtor(	
Does debtor own or have possession of any property the	not noses or is alleged to r	Exhibit C  pose a threat of imminent and identifiable harm to public	ic health or cafety?
[] Yes, and Exhibit C is attached and made part of this		pose a uneat of miniment and identifiable harm to publi	te health of safety?
(Ta be completed by every individual debter. If a	ioint notition is filed a	Exhibit D	Ewkikis D)
(To be completed by every individual debtor. If a  [X] Exhibit D completed and signed by			Exhibit D)
If this is a joint petition:	the debtor is attached a	and made a part of this petition.	
	l by the joint debtor is a	attached and made a part of this petition.	
Information Regarding the Debtor-Venue ( Check any applicable box)			
[X] Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this district for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
[] There is a bankruptcy case of	concerning debtor's affi	iliate, general partner, or partnership pending in	this District.
[] Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Statement by a Debtor Who Resides as a Tenant of Residential Property  (Check all applicable boxes)  [] Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
(Name of landlord that obtained judgment)			
(Address of landlord)			
permitted to cure the entire	[] Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and		
[] Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of this petition.			

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luntary Petition	Name of Debtor(s):
Signat	tures
Signature(s) of Debtor(s) (Individual/Joint)	
I declare under penalty of perjury that the information provided in this petition Is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under Chapter 7, 11, 12, or 13 of Title 11 United States code, understand the relief available under each such chapter, and choose to proceed under Chapter 7.  I request relief in accordance with the chapter of Title 11, United states Code, Specified in this petition.	
/s/ Signature of Debtor	
Signature of Debtor	
Signature of Joint Debtor	
Date	
Signature of Attorney	
/s/	
Signature of Attorney for Debtor	
PAUL C. SHEILS	
Printed Name of Attorney for Debtor(s)	
PAUL C. SHEILS, ATTORNEY	
Firm Name	
15 SALT CREEK LANE, SUITE 122	
Address	
HINSDALE, ILLINOIS 60521	
(630) 655-1204	
Telephone Number	
Date	

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#### LINITED STATES BANLRUPTCY COURT

	CIVILD STITLE	BIH (LICE			
	Northern	District of	Illinois		
In re		Case	No		
Debtor(s)				(if known)	
EXHIBIT D – INDIVIDUAL DEBTOR'S	STATEMENT OF COMPLIA	ANCE WITH CREI	OIT COUNSELING	GREQUIREMENT	
eligible to file a bankruptcy case, and the will be able to resume collection activitie second filing fee and you may have to take	court can dismiss any case you s against you. If your case is o extra steps to stop creditors' o this Exhibit D. If a joint person	u do file. If that hap dismissed and you collection activities.	pens, you will lose file another bankr		d your creditor equired to pay a
[X]1. Within the 180 days leading agency approved opportunities for available chave a certificate from the ana copy of any debt repayment	d by the United States credit counseling and a gency describing the	trustee or ban assisted me in services provi	nkruptcy admi performing a ded to me. <i>At</i>	inistrator that outlined a related budget analysi	the is, and I
[ ]2. Within the 180 days <b>b</b> counseling agency approved opportunities for available cont have a certificate from the agency of developed through the agency of the agency	I by the United States credit counseling and a the agency describing describing the service.	trustee or ban assisted me in the services p as provided to	nkruptcy admi performing a rovided to me you and a cop	inistrator that outlined a related budget analysice. You must file a copy by of any debt repayme	the is, but I do of a

[ ]3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and that following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in a dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

[ ]4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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Document Page 5 of 37 [ ]Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency		
so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);		
[] Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after		
unreasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the internet.);		
[ ]Active military duty in a military combat zone.		
[ ]5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.		
I certify under penalty of perjury that the information provided above is true and correct.		
Signature of Debtor:/s/		
Signature of Codebtor:		

Date:

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re	_ Case No.	
	Chapter	

### **SUMMARY OF SCHEDULES**

#### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED	NO. OF	ASSETS	DEBTS	OTHER
	YES/NO	SHEETS			
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	3	\$10,200.00		
C - Property Claimed as Exempt	Yes	1	\$ 3,600.00		
D - Creditors Holding Secured Claims	Yes	1	0	\$9,981.00	
E - Unsecured Priority Claims	Yes	1	0	\$ 2,300.00	
F - Unsecured Nonpriority Claims	Yes	1	0	\$ 94,797.12	
G - Executory Claims/ Unexpired Leases	Yes	1	0	0	
H - Codebtors	Yes	1	0	0	
I - Debtor's Current Income	Yes	1	0	0	\$ 1,710.00
J - Debtor's Current Expenses	Yes	1	0	0	\$ 1,650.00
	1	12	0	0	
		L	\$10,200.00	0	
				\$107.078.12	

\$107,078.12

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re	Case No
	Chanter

## STATISTICAL SUMMARY OF CERTIAN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

[] Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for stastical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic support obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$2,300.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$2,300.00

#### State the following:

~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	
Average income (from Schedule I, Line 16)	\$1,710.00
Average Expenses (from Schedule J, Line 18)	\$1,650.00
Current Monthly Income (from Form 22A, Line 12; <b>OR</b> , Form	\$2,005.00
22B Line 11; <b>OR</b> , Form 22C, Line 20)	

#### State the following:

State the following.	
1. Total from Schedule D, "UNSECURED PORTION, IF	\$0.00
ANY" column.	
2. Total from Schedule E, "ÁMOUNT ENTITLED TO	\$ \$2,300.00
PRIORITY, IF ANY" column.	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO	\$0.00
PRIORITY, IF ANY" column.	
4. Total from Schedule F.	\$94,797.12
5. Total of non-priority unsecured debt (sum of 1, 2, and 4.	\$97,097,12

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In re:	Case No
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#### SCHEDULE A- REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as co tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTORS INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	None		\$	\$
	Total		\$0.00	\$0.00

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#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no personal property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

,	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H USBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.  Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		9 S 721 Brookbank Road Burr Ridge, Illinois 60527 Chase Bank Checking account		\$100.00 100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
5.	Household goods and furnishings, including audio, video, and computer equipment.  Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or	X	9 S 721 Brookbank Road Burr Ridge, Illinois 60527		500.00
6. 7.	collectibles.  Wearing apparel.  Furs and jewelry.	X	9 S 721 Brookbank Road Burr Ridge, Illinois 60527		500.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Λ			
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in education IRA as defined in 26 USC S 529(b)(1). Give particulars. (File separately the records of any such interests. 11USC s 521(c) Rule 1007(b).	X			

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## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H USBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
			H US OR C	CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support,, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
Other liquidated debts owed to debtor including tax refunds.  Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X			
20. Contingent and noncontingent interests of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.  Give estimated value of each.	X			

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SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H USBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 USC s 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Volvo C70		\$9,000.00
26. Boats, motors and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops – growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			040.000.00
		Total personal property	<u> </u>	\$10,200.00

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111 10	Case 110

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under (check one box)

[] Check if debtor claims an exemption that exceeds \$125,000.

[] 11 U. S. C. § 522 (b)(2): [X] 11 U. S. C. § 522 (b)(3):

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash on hand	735 IL COM STATS Sec 5/12-1001(b)	\$ 100.00	\$ 100.00
Washington Mutual checking	735 IL COM STATS Sec 5/12-1001(b)	\$ 100.00	\$ 100.00
Household Good	735 IL COM STATS Sec 5/12-1001(b)	\$ 500.00	\$ 500.00
Wearing Apparel	735 IL COM STATS Sec 5/12-1001(a)	\$ 500.00	\$ 500.00
2000 Volvo	735 IL COM STATS Sec 5/12-1001(c)	\$2,400.00	\$ 9,000.00
	Total exemptions	\$3,600.00	

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n re	Case No.	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated."

If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

[ ] Check is box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions above)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
XXXX636 Car Max 225 Chastain Meadows Court NW Kennesaw, GA 30144	Y		1/2007 Car Loan 2000 Volvo 9,000.00				\$ 9.981.00	
			Total secured				\$ 9,981.00	

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#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed on this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "x" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unadjudicated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule, Report this total also on the Summary of Schedules.

labeled "Total" on the last sheet of the completed schedule, Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed of this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individuals debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
[X] Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
[] Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
[ ] Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U. S. C. § 507(a)(3).
[ ] Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
[ ] Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U. S. C. § 507(a)(5).

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[ ] Certain farmers and fishermen
Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against debtor, as provided in 11 U. S. C. 507(a)(6).
[ ] Deposits by individuals
Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, o household use, that were not delivered or provided, as provided in 11 U. S. C. § 507(a)(7).
[ ] Taxes and Certain Other Debts Owed to Governmental Units
Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U. S. C. § 507(a)(8).
[ ] Commitments to Maintain the Capital of an Insured Depository Institution
Claims based on commitments to the FCIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governor of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution as provided in 11 U. S. C. 507(a)(9).
[] Claims for Death or Personal Injury While Debtor was Intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with resect to cases commenced on or after the date of adjustment,
continuation sheets attached

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SCHED	JLE E - CREDITORS HOLDING UNSECURE	ED PRIORITY CLAIMS
SCHEDCEE	(Continuation Sheet)	

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions above)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	AMOUNT ENTITLED TO PRIORITY
XXX-XX-9746 IRS Fresno, CA 93888			7/2008 2007 1040				\$ 2,300.00	\$ 2,300.00
			Total priority claims				\$ 2,300.00	\$ 2,300.00

Case No.

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding unsecured claims without priority against the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated."

If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check is box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions above)	CODEBTOR	HUSBAND, WIFE, JOINT OR	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
XXXX XXXXX6-81005 AMERICAN EXPRESS BOX 0001 ???? LOS ANGELES, CA 90096-8000			11/2001 Credit Card				\$19,434.56
XXXX XXXX XXXX 5563 DISCOVER CARD PO BOX 6103 CAROL STREAM, IL 60197- 6103			01/1990 CREDIT CARD				11,290.25
XXXX XXXX XXXX 1150 CITI CARDS P.O. BOX 6416 THE LAKES, NV 88901-6416			03/1999 CREDIT CARD				712.49
XXXX XXXX XXXX 5734 CITI CARDS P.O. BOX 688919 DES MOINES, IA 50368-8919			04/2001 CREDIT CARD				13,647.70
XXXX XXXX XXXX 9462 CAPITOL ONE BANK P.O. BOX 6492 CAROL STREAM, IL 60197- 6492			05/2002 CREDIT CARD				454.83
			TOTAL				\$45,539.83

In re	Case No.	

## $\frac{SCHEDULE\;F\;\;\text{-}\;\;CREDITORS\;HOLDING\;UNSECURED\;NONPRIORITY\;CLAIMS}{(Continuation\;Sheet)}$

					_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions above)	CODEBTOR	HUSBAND, WIFE, JOINT OR	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
XXXX XXXX XXXX 2952 CHASE			08/2000				6,108.65
PO BOX 15153			00/2000				
WILMINGTON, DE 19886- 5153			CREDIT CARD				
XXXX XXXX XXXX 3307 BANK OF AMERICA			01/1999				21,843.96
P.O. BOX 15726			01/1999				
WILMINGTON, DE 19886- 5726			CREDIT CARD				
XXXX XXXX XXXX 7287							12,007.37
CAPITOL ONE BANK P.O. BOX 6492			11/2004				
CAROL STREAM, IL 60197- 6492			CREDIT CARD				
XXXX XXXX XXXX 8705							7,411.22
RBS CARD SERVICES PO BOX 42010			01/2003				
PROVIDENCE, RI 02940-2010			CREDIT CARD				
			Total from previous page				\$47,398.56
			Total				\$94,797.12

In re	Case No.	

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

[X] Check this box if debtor has no executory contracts or unexpired leases.

Kate Reynertson 9 S 721 BrookBank Road Burr Ridge, IL 60527	Residential tenancy month to month
	NUMBER OF ANY GOVERNMENTAL CONTRACT.
	NONRESIDEDTIAL REAL PROPERTY. STATE CONTRACT
OTHER PARTIES TO LEASE OR CONTRACT	DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF

In re	Case No.

#### **SCHEDULE H - CODEBTORS**

Provide information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signors. If debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

[X] Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
William J. Lincoln, Jr. 9 S 721 Brookbank Road Burr Ridge, IL	AMERICAN EXPRESS
60527	BOX 0001 ????
	LOS ANGELES, CA 90096-8000
	DISCOVER CARD
	PO BOX 6103
	CAROL STREAM, IL 60197-6103
	CITI CARDS
	P.O. BOX 6416
	THE LAKES, NV 88901-6416
	THE LAKES, NV 88901-0410
	CAPITOL ONE BANK
	P.O. BOX 6492
	CAROL STREAM, IL 60197-6492
	, in the second
	CHASE
	PO BOX 15153
	WILMINGTON, DE 19886-5153
	BANK OF AMERICA
	P.O. BOX 15726
	WILMINGTON, DE 19886-5726
	RBS CARD SERVICES
	PO BOX 42010
	PROVIDENCE, RI 02940-2010
	1 KO ( 1DENCE, KI 02/10-2010
	Car Max
	225 Chastain Meadows Court NW
	Kennesaw, GA 30144

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SCHEDULE I – CURF	RENT INCOME OF	INDIVIDUAL	DEBTOR(S)

In re\_

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE				
Status: Single	RELATIONSHIP(S) None		AGE	(S)	
Employment:	<u>DEBTOR</u>	SPOU	<u>JSE</u>		
Occupation Sa	les Leader				
Name of Employer	Pier One Imports				
How long employee	d 5 Months				
Address of Employ	er 335 St. Charles Road Elmhurst, Illinois				
	2 ,	DEBTOR		SPOUSE	
	gross wages, salary, and commissions fnot paid monthly)	¢	2 005 00	¢	0.00
	ly overtime		2,005.00 0.00	\$ \$	0.00
3. SUBTOTAL .		. \$	2,005.00	\$	0.00
4. LESS PAY	YROLL DEDUCTIONS				
	ayroll taxes and social security			\$	
	nsurance		0.00	\$	0.00
	Inion dues			\$	0.00
d. C	other (Specify):	. 3	0.00	\$	0.00
5. SUBTOTA	AL OF PAYROLL DEDUCTIONS	. \$	0.00	\$	0.00
6. TOTAL NET M	ONTHLY TAKE HOME PAY	. \$	1,710.00	\$	0.00
7. Regular income	from operation of business or profession or farm				
	ement)			\$ \$	0.00
	property		0.00	\$	0.00
	lends		0.00	\$	0.00
debtor's use or that	enance or support payments payable to the debtor for of dependents listed above		0.00	\$	0.00
	or other government assistance	¢	0.00	¢.	0.00
(Specify)	ement income	\$	0.00 0.00	\$ \$	0.00 0.00
13. Other monthly		v	0.00	Φ	0.00
,		\$	0.00	\$	0.00
14. SUBTOTAL O	F LINES 7 THROUGH 13	\$	0.00	\$	0.00
15. AVERAGE MO	ONTHLY INCOME	\$	1,710.00	\$	0.00
16. COMBINED A	VERAGE MONTHLY INCOME \$	1,710.00	(Report also	on Summary o	f Schedules)

<sup>17.</sup> Describe any increase or decrease reasonably anticipated to occur within the year following the filing of this document: **None** 

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111 10.	Cuse 110.

## SCHEDULE J- CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

1. Rent or home mortgage payment (include lot rente	d for mobile home)	500.00
a. Are real estate taxes included? Yes X		
b. Is property insurance included? Yes X	No <u>X</u>	
		50.00
b. Water and sewer		50.00
		40.00
d. Other <u>cable/i</u>	<u>internet</u> \$	110.00
3. Home maintenance (repairs and upkeep)		0.00
4. Food		300.00
5. Clothing		100.00
6. Laundry and dry cleaning		0.00
3. Transportation (not including car payments)		300.00
	magazines, etc	
10. Charitable contributions		0.00
1. Insurance (not deducted from wages or included in		
c. Health	·	
10.Other	\$ <u></u>	0.00
10 T		
12. Taxes (not deducted from wages or included in ho	ome mortgage payments)	
		100.00
(Specify) 2007 1040 Assessment	ome mortgage payments) \$	
Specify) 2007 1040 Assessment  3. Installment payments: (In chapter 12 and 13 cases	ome mortgage payments)  \$  , do not list payments to be included in the plan)	100.00
(Specify) 2007 1040 Assessment  13. Installment payments: (In chapter 12 and 13 cases a. Auto 2000 Volvo	ome mortgage payments)  , do not list payments to be included in the plan)	100.00
Specify) 2007 1040 Assessment  13. Installment payments: (In chapter 12 and 13 cases a. Auto 2000 Volvo b. Other	ome mortgage payments)  , do not list payments to be included in the plan)	0.00 0.00
Specify) 2007 1040 Assessment  3. Installment payments: (In chapter 12 and 13 cases a. Auto 2000 Volvo b. Other c. Other	ome mortgage payments)  , do not list payments to be included in the plan)	0.00 0.00 0.00 0.00
Specify) 2007 1040 Assessment  13. Installment payments: (In chapter 12 and 13 cases a. Auto 2000 Volvo	ome mortgage payments)  , do not list payments to be included in the plan)	0.00 0.00 0.00 0.00
Specify) 2007 1040 Assessment  3. Installment payments: (In chapter 12 and 13 cases a. Auto 2000 Volvo b. Other c. Other d. Other	ome mortgage payments)  , do not list payments to be included in the plan)	0.00 0.00 0.00 0.00 0.00
Specify) 2007 1040 Assessment  3. Installment payments: (In chapter 12 and 13 cases a. Auto 2000 Volvo b. Other c. Other d. Other 4. Alimony, maintenance, and support to others	ome mortgage payments)  , do not list payments to be included in the plan)  , s  , s  , s  , s  , s  , s  , s  ,	0.00 0.00 0.00 0.00 0.00
Specify) 2007 1040 Assessment  3. Installment payments: (In chapter 12 and 13 cases a. Auto 2000 Volvo b. Other c. Other d. Other  4. Alimony, maintenance, and support to others 5. Payments for support of additional dependents not	ome mortgage payments)  , do not list payments to be included in the plan)  , s  , s  , s  , s  , s  , s  , s  ,	0.00 0.00 0.00 0.00 0.00
Specify) 2007 1040 Assessment  13. Installment payments: (In chapter 12 and 13 cases a. Auto 2000 Volvo b. Other c. Other d. Other  14. Alimony, maintenance, and support to others 15. Payments for support of additional dependents not left. Regular expenses form operation of business, prof	ome mortgage payments)  , do not list payments to be included in the plan)	0.00 0.00 0.00 0.00 0.00 0.00 0.00
Specify) 2007 1040 Assessment  13. Installment payments: (In chapter 12 and 13 cases a. Auto 2000 Volvo b. Other c. Other d. Other  14. Alimony, maintenance, and support to others 15. Payments for support of additional dependents not 16. Regular expenses form operation of business, prof 17. Other	ome mortgage payments)  , do not list payments to be included in the plan)  , s  , s  , s  , s  , s  , s  , s  ,	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0
(Specify) 2007 1040 Assessment  13. Installment payments: (In chapter 12 and 13 cases a. Auto 2000 Volvo b. Other c. Other d. Other 14. Alimony, maintenance, and support to others 15. Payments for support of additional dependents not 16. Regular expenses form operation of business, prof	ome mortgage payments)  , do not list payments to be included in the plan)	0.00 0.00 0.00 0.00 0.00 0.00 0.00
(Specify) 2007 1040 Assessment  13. Installment payments: (In chapter 12 and 13 cases a. Auto. 2000 Volvo b. Other c. Other d. Other 14. Alimony, maintenance, and support to others 15. Payments for support of additional dependents not 16. Regular expenses form operation of business, prof 17. Other Other	ome mortgage payments)  , do not list payments to be included in the plan)	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0
(Specify) 2007 1040 Assessment  13. Installment payments: (In chapter 12 and 13 cases a. Auto. 2000 Volvo	ome mortgage payments)  , do not list payments to be included in the plan)  , s  , s  , s  , s  , s  , s  , s  ,	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0
Specify) 2007 1040 Assessment  13. Installment payments: (In chapter 12 and 13 cases a. Auto. 2000 Volvo. 2000 Vol	ome mortgage payments)  , do not list payments to be included in the plan)  , s  , s  , s  , s  , s  , s  , s  ,	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0
(Specify) 2007 1040 Assessment  13. Installment payments: (In chapter 12 and 13 cases a. Auto 2000 Volvo	ome mortgage payments)  , do not list payments to be included in the plan)  , s  , s  , s  , s  , s  , s  , s  ,	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0
(Specify) 2007 1040 Assessment  13. Installment payments: (In chapter 12 and 13 cases a. Auto 2000 Volvo	ome mortgage payments)  s, do not list payments to be included in the plan)  s, do not list payments to be included in the plan)  s, s  s  s  s  living at your home.  session, or farm (attach detailed statement)  s  s  s  s  s  s  s  s  s  s  s  s  s	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0
(Specify) 2007 1040 Assessment  13. Installment payments: (In chapter 12 and 13 cases a. Auto. 2000 Volvo. 2000 Vo	ome mortgage payments)  s, do not list payments to be included in the plan)  s, do not list payments to be included in the plan)  s, s  s  s  s  living at your home.  session, or farm (attach detailed statement)  s  s  s  s  s  s  s  s  s  s  s  s  s	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0
(Specify) 2007 1040 Assessment  13. Installment payments: (In chapter 12 and 13 cases a. Auto 2000 Volvo	ome mortgage payments)  s, do not list payments to be included in the plan)  s, do not list payments to be included in the plan)  s, s	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0
3. Installment payments: (In chapter 12 and 13 cases a. Auto	ome mortgage payments)  , do not list payments to be included in the plan)  , s  , s  , s  , s  , s  , s  , s  ,	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 1,650.0
3. Installment payments: (In chapter 12 and 13 cases a. Auto	ome mortgage payments)  s, do not list payments to be included in the plan)  s, do not list payments to be included in the plan)  s, s	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0

# **United States Bankruptcy Court Northern District of Illinois**

In Re	Case No
	DECLARATION CONCERNING DEBTOR'S SCHEDULES
	DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
sheets [total sh	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets [total shown on summary page plus 2], and that they are true and correct to the best of my knowledge, information and belief.
Date	Signature /s/

Penalty for making a false statement or concealing property: Fine of up to \$500.000 or imprisonment for up to 5 years or both. 18 U.S.C. § \$ 152 AND 3571.

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#### UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS

In re	Case No
•	· · · · · · · · · · · · · · · · · · ·

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating 'a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. **If the answer to an applicable question is "none," mark the box labeled "None."** If additional space is needed to answer any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietorship or self employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in trade, business, or other activity, other than as an employee, to supplement income from debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11U.S.C. § 101.

#### 1. Income from employment or operation of business

None [X]

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of the calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal year rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**SOURCE** 

DEBTOR:

YEAR

2007 2008	\$ 19,229.00 \$ 20,000.00	Various employers Various employers
Y-T-D	\$ 5,500.00	Pier One Imports
1-1-0	<b>5,500.00</b>	The one imports
SPOUSE:		
T/E A D	AN COLDUM	COLIDGE
<u>YEAR</u>	<u>AMOUNT</u>	SOURCE

**AMOUNT** 

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None [X]

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>YEAR</u>	<u>AMOUNT</u>	<u>SOURCE</u>	
2007	\$ 0.00		
2008	\$ 0.00		
Y-T-D	\$ 0.00		

#### 3. Payments to creditors

Complete a or b, as appropriate, and c.

None [X]

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	DATES OF	<u>AMOUNT</u>	<u>AMOUNT</u>
OF CREDITOR	<b>PAYMENTS</b>	PAID	STILL OWING

None [X]

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	DATES OF	<u>AMOUNT</u>	<u>AMOUNT</u>
OF CREDITOR	PAYMENTS/	PAID OR	STILL OWING
	<b>TRANSFERS</b>	VALUE OF	
		TRANSFERS	

None [X]

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	DATE OF	AMOUNT	AMOUNT
OF CREDITORS AND	<b>PAYMENT</b>	PAID	STILL OWING
RELATIONSHIP TO DEBTOR			

#### 4. Suits and administrative proceedings, executions, garnishments and attachments:

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT	NATURE OF	COURT	STATUS OR
AND CASE NO.	<b>PROCEEDING</b>	AND	<b>DISPOSITION</b>

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None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF DE SEIZURE VA

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures, and returns:

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships:

None [X]

a. Describe any assignment of property for the benefit of creditors made within **120 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATE OF TERMS OF ASSIGNMENT OF ASSIGNEE ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION & VALUE OF PROPERTY

#### 7. Gifts

None [X]

list all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

### 8. Losses

None [X]

List all losses from fire, theft, other calamity or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND
VALUE OF PROPERTY
IF LOSS WAS COVERED IN WHOLE OR IN
PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payment related to debt counseling or bankruptcy within one (1) year of filing:

NAME AND ADDRESS D.
OF PAYEE PA

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE

OF PROPERTY

Paul C. Sheils, Attorney 15 Salt Creek Lane, Suite 122 Hinsdale, IL 60521 February 2, 2009 April 2, 2009 \$250.00 \$351.00

Illisuale, IL 0032

#### 10. Other transfers

None [X]

a. List all other property, other than property transferred in the ordinary course of business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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Desc Main

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRĪBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None [X]

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

#### 11. Closed financial accounts

None [X]

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings or other financial accounts, certificates of deposit, or other instruments, shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None [X]

List each safe deposit or other box or depository in which the debtor has or had securities, cash or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

THOSE WITH ACCESS TO **BOX OR DEPOSITORY** 

NAMES AND ADDRESSES OF DESCRIPTION DATE OF OF CONTENTS TRANSFER OR **SURRENDER** 

#### 13. Setoffs

None [X]

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NAMES AND ADDRESS OF CREDITOR

Document DATE OF SETOFF Page 29 of 37 AMOUNT OF SETOFF

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

[X]

 $\begin{array}{c} \text{NAME AND ADDRESS} \\ \underline{\text{OF OWNER}} \end{array}$ 

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None If a debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor has occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report

also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

22100 Burbank Blvd. Same June 2000 through

Woodland Hills, CA July 2008

#### 16. Spouses or Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska,

[X] Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin)

within the eight-year period immediately preceding the commencement of the case, identify the name of
debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### NAME OF SPOUSE OR FORMER SPOUSE

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of

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hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material

"Site" means any location, facility or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or other similar term under an Environmental Law

None [X]

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and if known, the Environmental Law.

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL

AND ADDRESS OF GOVERMENTAL UNIT NOTICE LAW

None [X]

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of notice.

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL

AND ADDRESS OF GOVERMENTAL UNIT NOTICE LAW

None [X]

c. List all judicial or administrative proceedings, including settlements or orders, under my Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the Governmental Unit that was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18 Nature, location and name of business

None [X]

a. *If the debtor is an individual,* list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner or managing executive of a corporation, partner in a corporation, sole proprietor or was self-employed in a trade, profession, or other activity either full-or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses and the beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the filing of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses and the beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the filing of this case.

NAME LAST FOUR DIGITS ADDRESS NATURE OF BUSINESS BEGINNING AND

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**ENDING DATES** 

OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.

None b. Identify any business listed in 18a that is a "single asset real estate" as defined in 11 U.S.C. § 101. [X]

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as described above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

[X]

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession

[X] of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case.

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**NAME AND ADDRESS** 

**DATE ISSUED** 

**20**. **Inventories** 

None [X]

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

**INVENTORY SUPERVISOR**  **DOLLAR AMOUNT OF INVENTORY** 

None

Name of person having possession of inventories.

[X]

DATE OF INVENTORY

NAME AND ADDRESS OF CUSTODIAN **OF INVENTORY RECORDS** 

21. **Current Partners, Officers, Directors and Shareholders** 

None [X]

a. If the debtor is a partnership, list the nature and the percentage of partnership interest of each member

of the partnership

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None [X]

If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

DATE OF WITHDRAWAL

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding [X]

the commencement of this case.

NAME AND ADDRESS

NAME **ADDRESS DATE OF WITHDRAWL** 

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case. [X]

**TITLE** 

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23.	Withdrawals from a partners	hip or distribution by a corp	oration		
None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an in compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite immediately preceding the commencement of this case.					
	NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO <u>DEBTOR</u>	DATE OF PURPOSE OF WITHDRAWL		OF MONEY OR TON AND VALUE CRTY	
<b>24.</b> T	Tax Consolidation Group				
None [X]		ses of which the debtor has be		umber of the parent corporation of any time within <b>six years</b> immediat	
	NAME OF PARENT CORPOR	ATION LAST FOUR D	IGITS OF TAXI	PAYER IDENTIFICATION #	
25. P	Pension Funds.				
None [X]		on number of any pension fund to was six years immediately preceding to			
	NAME OF PENSION FUND	LAST FOUR DIG	GITS OF TAXPA	YER IDENTIFICATION #	
		LARATION CONCERNING ATEMENT OF FINANCIAL			
any atta	I declare under penalty of perjurachments thereto, consisting of a to			foregoing statement of financial affect.	fairs and
Date			signature:	/s/	
Date _			signature:	/s/	

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## United States Bankruptcy Court Northern District of Illinois

In re		-	Case No.			
CHAPTER 7 INDI	VID	UAL DEBTO	R'S STATEMEN	Γ OF INTENT	<u> ION</u>	
[] I have filed a sc	hedule	e of executory con	oilities which includes contracts and unexpired least to the property of the es	es which includes	personal property sul	bject to and unexpired lease.
Description of Sec Property	ured	Creditor' Name	s Property will be surrendere		Property will be redeemed 11 USC § 722	Debt will be reaffirmed 11 USC §524 (c)
2000 Volvo		Car Max				XXX
Description of Leased Property	Less Nar		Lease will be assume 11 USC § 362(h)(1)			
9 S 721 Brookbank	Kato	Reynertson	XXX			
				, ,		
			signature:	/s/		

**United States Bankruptcy Court Northern District of Illinois** 

signature: /s/

In re _		use 09-13872 Doc 1 Filed 04/19/09 Entered 04/19/09 17:09:39 Desc Main  Document Page 35 of 37  Case No.  Case No.			
		DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR			
1.	paid to 1	t to 11 U.S.C. Section 329(a) and Bankruptcy rule 2016(b). I certify that I am the attorney for the above-named debtor(s) and that the compensation ne within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the in contemplation of or in connection with this bankruptcy case is as follows:			
	For leg	al services, I have agreed to accept			
	Prior to	the filing of this statement I have received. \$ 651.00			
	Balance	e Due			
2.	\$	of the filing fee has been paid.			
3.	The sou	rce of the compensation paid to me was:			
		[X] Debtor [ ] Other (specify)			
4.	The source of the compensation to be paid to me is:				
		[X] Debtor [ ] Other (specify)			
5.	[X]	I have not agreed to share the above compensation with any other person unless they are members or associates of my law firm:			
	[]	I have agreed to share the above-disclosed compensation with a person or persons who are not members of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.			
6.	<ul><li>a. An</li><li>b. Pr</li><li>c. Re</li></ul>	n for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: nalysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; eparation and filing of any petition, schedules, statements, and plan which may be required; expresentation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; ther provisions as needed)			
7.	dischar	ement with the debtor(s), the above-disclosed fee does not include the following services:  Representation of the debtor(s) in any geability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding. Any post petition motions including paring, filing, arguing and appearing.			
		CERTIFICATION			
		I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.			

Paul C. Sheils, Attorney
15 SALT CREEK LANE, SUITE 122

15 SALT CREEK LANE, SUITE HINSDALE, ILLINOIS 60521 (630) 655-1204

Date:

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## OF THE BANKRUPTCY CODE

In accordance with § 342 (b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees can not give you legal advice.

#### Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individuals debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of financial management instructional courses.

#### The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$220 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$274)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain types of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$150 filing fee, \$39 administrative fee: Total fee \$189)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completion the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee: \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 should be reviewed with an attorney.

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**Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules and the local rules of the court.

## Certificate of Attorney

Paul C. Sheils	/s/ Paul C. Sheils	
Printed Name of Attorney Address: 15 SALT CREEK LANE, SUITE 122 HINSDALE, ILLINOIS 60521 (630) 655-1204	Signature of Attorney Date	
I (We), the debtor(s), affirm that I(we	Certificate of Debtor(s)  e) have received and read this notice.	
	<u>/s/</u>	_
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
	/s/ Signature of Joint Debtor (if any) Date	